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Dorrell
(D. P. Roman)



THE LAMESA NATIONAL BANK

LAMESA, TEXAS

September 19, 2005

2005 SEP 22 AM 10 21

ELWOOD FREEMAN
PRESIDENT

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

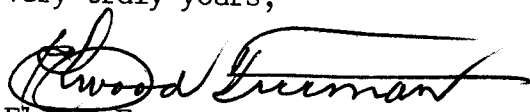
Dear Director Carter:

I am writing to express opposition to the application by Wal-Mart to obtain an Industrial Loan Company charter. We own a community bank in a small town of some 10,000 and have witnessed what Wal-Mart can do to our local businesses. Since their location in this city, we have seen some eight to ten businesses close, because they just could not compete. These were long-time businesses that have been vital to this community, and we are concerned that should Wal-Mart not be able to maintain their bottom line and leave our community we will not see the rebuilding of these small businesses that have been such a part of this community.

What has happened to these small businesses could very well happen to our two locally owned commercial banks. We are much concerned that, although Wal-Mart has promised to stay out of retail and commercial banking that this promise will not be kept.

We seriously urge you to reject this application because it has the possibility of doing to our community banking situation what it has done to our business community.

Very truly yours,



Elwood Freeman